

Information to identify the case:	
Debtor 1: <u>Richard R. Coleman</u>	Social Security number or ITIN: xxx-xx-5295
First Name Middle Name Last Name	EIN: --_-----
Debtor 2: _____	Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 7 9/12/22
Case number: 22-21785-CMB	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard R. Coleman	
2. All other names used in the last 8 years		
3. Address	119 Hornbeck Drive Rostraver, PA 15012	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

Debtor **Richard R. Coleman**

Case number **22-21785-CMB**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 9/23/22</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 21, 2022 at 09:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Richard R. Coleman
Debtor

Case No. 22-21785-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 23, 2022

User: auto
Form ID: 309A

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2022:

Recip ID	Recipient Name and Address
db	+ Richard R. Coleman, 119 Hornbeck Drive, Rostraver, PA 15012-4724
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15514440	+ BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233-2017
15514439	BBVA, Pnc Cb Investigations, Cleveland, OH 44101
15514453	+ KeyBank/US Bank/CC, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15514454	+ KeyBank/US Bank/CC, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15514456	Lakeview Loan Servicing, LLC, Po box 37628, Philadelphia, PA 19101-0628
15514457	+ Lee R. Demosky, Esquire, Meyer Darragh, 40 N. Pennsylvania Avenue, Suite 410, Greensburg, PA 15601-2342
15514460	+ Magisterial District Judge 10-2-06, Charles M Christner, 179 Municipal Dr., Belle Vernon, PA 15012-3547
15514461	PNC Bank Core, Po box 71335, Philadelphia, PA 19176-1335

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Sep 23 2022 23:21:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
smg	EDI: PENNDEPTREV	Sep 24 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2022 23:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 24 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2022 23:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Sep 23 2022 23:21:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Sep 24 2022 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15514446	EDI: CCS.COM	Sep 24 2022 03:18:00	CCS Payment Processing center, Po box 55126, Boston, MA 02205-5126
15514443	+ EDI: CAPITALONE.COM	Sep 24 2022 03:18:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15514444	EDI: CAPITALONE.COM	Sep 24 2022 03:18:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

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15514441	+ EDI: CAPITALONE.COM	Sep 24 2022 03:18:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15514448	+ EDI: CCS.COM	Sep 24 2022 03:18:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15514447	+ EDI: CCS.COM	Sep 24 2022 03:18:00	Credit Collection Services, Po Box 447, Norwood, MA 02062-0447
15514449	EDI: DISCOVER.COM	Sep 24 2022 03:18:00	Discover, Po box 6103, Carol Stream, IL 60197-6103
15514450	+ EDI: DISCOVER.COM	Sep 24 2022 03:18:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15514451	+ EDI: DISCOVER.COM	Sep 24 2022 03:18:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15514452	Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 23 2022 23:21:00	KeyBank, Po box 94722, Cleveland, OH 44101-4722
15514455	Email/Text: govtaudits@labcorp.com	Sep 23 2022 23:21:00	LabCorp, PO Box 2240, Burlington, NC 27216
15514459	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 23 2022 23:21:00	LoanCare. LLC, Attn: Consumer Solutions Dept, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15514458	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 23 2022 23:21:00	LoanCare. LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15514463	Email/Text: amieg@stcol.com	Sep 23 2022 23:21:00	State Collection Service, inc., Po box 6250, Madison, WI 53716-0250
15514462	EDI: RMSC.COM	Sep 24 2022 03:18:00	Sam s Club MC/Syncb, Po box 960013, Orlando, FL 32896-0013
15514838	+ EDI: RMSC.COM	Sep 24 2022 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15514464	EDI: RMSC.COM	Sep 24 2022 03:18:00	Synchrony Bank/ Paypal credit, Po box 960006, Orlando, FL 32896-0006
15514466	+ EDI: RMSC.COM	Sep 24 2022 03:18:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15514465	+ EDI: RMSC.COM	Sep 24 2022 03:18:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15514467	+ EDI: RMSC.COM	Sep 24 2022 03:18:00	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15514468	+ EDI: RMSC.COM	Sep 24 2022 03:18:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15514469	Email/Text: bankruptcy@firstenergycorp.com	Sep 23 2022 23:21:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15606-2222
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
15514445	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15514442	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Richard R. Coleman julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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